



VILLAGE OF KEY BISCAIYNE

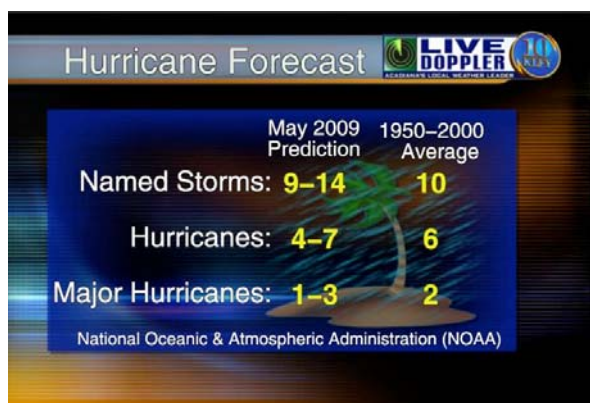
Newsletter No. 21 June 2009

www.keybiscayne.fl.gov

ARE YOU PREPARED FOR A HURRICANE?



Timely and accurate warnings of severe weather help save lives and property. Public awareness and public preparedness are the best defenses against a hurricane. More than 35 million Americans live in regions most threatened by Atlantic hurricanes. NOAA forecasters say a near-normal Atlantic hurricane season is most likely this year. However, as with any season, the need to prepare for the possibility of a storm striking or making landfall near Key Biscayne is essential.



For these reasons, the Village urges all residents and homeowners to read this newsletter. This information, and more, is posted at the Village website (<http://www.keybiscayne.fl.gov>). Updated material has been added for the 2009 season.

ONGOING CONCERNS: FLOOD HAZARDS

The major threat to Key Biscayne from tropical storms and hurricanes is flooding from storm surges and rainfall.

The Village is in a "Special Flood Hazard Area" owing to its island setting and low elevation. Substantial flooding will likely damage property. The intent of this newsletter and other information you will receive periodically is to give you direction on what you can do to protect yourself and your property. These reminders are especially important since we have not experienced a significant flood event in several years.

FLOOD WARNING

You should heed all hurricane and tropical storm warnings. The Village will post warnings on the website, government cable Channel 77 and at our news hotline (305) 365-NEWS. These warnings will also be broadcasted through local television stations, such as: WTVJ Channel 4, WCIX Channel 6, WSVN Channel 7, and WPLG Channel 10 as well as WQAM 560 AM and WIOD 610 AM on the radio. Miami-Dade County and Village emergency operations personnel also will issue warnings and updates via text message and email to VINS subscribers (Village Information and Notification System). Sign up at the Village website.

FLOOD SAFETY

Now is the time to fine-tune your hurricane plan, and prepare emergency supplies for possible evacuation such as food, water, clothing, medicine, batteries, portable radio, flashlights, etc. Don't forget to organize important documents, IDs and valuables.

If an evacuation order is given, you should gather your belongings, including ID and important documents, and evacuate to pre-arranged point of safety on the mainland, such as the home of a friend or family member or a county shelter. If you are disabled, under a doctor's care or require special help, you can register for assistance with the Miami-Dade Office of Emergency Management by calling (305) 273-6700.

Before you evacuate, follow these flood safety precautions: Know appropriate escape routes, turn off your electricity (inside breakers), turn off power to the house (outside breaker) and close all your windows, doors and shutters. If

you have time, move your valuables and furniture to elevated areas that are less prone to water damage.

Do not walk through flowing water. Currents can be deceptive. Six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers! The road or bridge may be washed out.

Stay away from power lines and electrical wires.

Look out for animals.

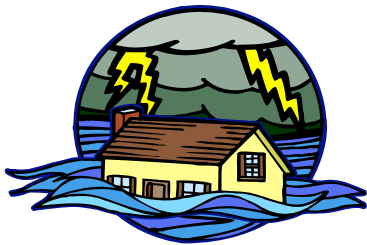
FLOOD INSURANCE

To prepare for hurricane season, make sure your flood insurance coverage is current and in effect. If you don't have flood insurance, talk to your insurance agent and obtain it now. Homeowner's policies do not cover flood damage.

Since the Village of Key Biscayne participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Flood insurance purchased through financial institutions as a requirement for obtaining a mortgage or a home improvement loan usually covers only the building structure and not the contents. The type of flooding that occurs in Key Biscayne usually causes more damage to the furniture and contents than to the structure. If you have flood insurance coverage, check the amount and make sure you have adequate contents coverage.

Keep in mind that a 30-day waiting period normally occurs before flood insurance takes effect after the policy is executed. Do not wait until a storm warning to talk to your insurance agent!



PROPERTY PROTECTION FLOODPROOFING

Several ways exist to protect a building from flood damage. You can attempt to keep water away by regrading your lot, or by building a small floodwall or earthen berm.

These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Village Building, Zoning and Planning Department can provide you with relevant information about your property. A second approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements, or if floodwater is deeper than two feet.

A third approach is to raise the house above flood levels. The Village Building Official can provide information and site specific advice on such measures.

Some houses have sewers that back up during heavy rains. A plug or standpipe can stop this if water does not get more than one or two feet deep. These devices can be purchased at the hardware store for less than \$25.00. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve.

If you know a flood is coming, shut off the electricity and move valuable contents to higher elevations within your home. A detailed checklist, prepared in advance, will help insure that you don't forget anything should you not get much warning.



PERMIT REQUIREMENTS

The above measures are called floodproofing or retrofitting. More information is available at the Key Biscayne Public Library. Please bear in mind that any alteration to your building or land, including building structures, regrading or filling, requires a permit from the Building, Zoning and Planning Department. A permit may be needed to ensure that projects do not cause problems on other properties.

If you see building or filling without a Village Permit sign posted, contact the Building, Zoning and Planning Department at (305) 365-5512.

SUBSTANTIAL IMPROVEMENTS

The so-called "substantial improvement" rule applies to all work done to an existing structure, including additions during the preceding year. If the total dollar value of this work equals to or exceeds 50% of the market value of your structure (not including the value of the land) your

entire structure will need to be raised to base flood elevation or otherwise floodproofed to withstand floods reaching base flood elevation.

The Federal government requires the Village to have an ordinance enforcing this rule. A copy of this Ordinance may be obtained through the Building, Zoning and Planning Department. Failure by the Village to effectively enforce the Substantial Improvement Rule may result in virtual unavailability of flood insurance for anyone owning property in Key Biscayne.



DRAINAGE MAINTENANCE

The Village of Key Biscayne minimizes flood damage by improving and maintaining a storm drainage system that consists of catch basins connected to state-of-the-art deep injection wells. The Department of Public Works cleans all catch basins at least twice a year to insure efficient operation. Effective maintenance is essential to minimize potential flood damage.

These drainage maintenance efforts on the part of the Village require your cooperation and assistance. Here's how you can help:

- Do not dump or throw anything into ditches and water channels. Illegal dumping is a Village Ordinance violation.
- If your property is next to a ditch or a channel, please do your part and keep the banks clear of brush and debris.
- Do not place yard clippings and branches near or on top of the drain.
- Keep the grass from growing over the top of the drains. A plugged channel cannot carry water.
- The Village can help remove major blockages, such as downed trees.
- If you see dumping or debris in ditches or channels, contact the Department of Public works at (305) 365-8945.

NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS

The undisturbed areas on Key Biscayne that exist in a natural state perform a number of beneficial functions with respect to the hazards of flooding. They moderate the amount of flooding, they retain floodwaters, they reduce erosion and sedimentation damages, and they mitigate the effects of waves and storm surges from storms. Additionally they provide habitat for fish and wildlife.

For these reasons, the Village of Key Biscayne is involved in many efforts to both:

- Preserve its undisturbed public spaces such as short and long range beach improvement programs and maintenance programs for the mangrove preserves along the bay fronts.
- Increase such areas through the conversion, on an opportunity basis, of unused paved areas to their natural state.



WHERE TO FIND MORE INFORMATION AND ASSISTANCE

Further information on all of the above subjects and more is available at the Key Biscayne Public Library. Just ask the librarian for the "Floodplain Management Section". Copies of the Flood Insurance Rate Map for Key Biscayne are also available at the Library and at the Department of Building, Zoning and Planning on the 2nd Floor of Village Hall (Suite 250).

The Department maintains a record of Elevation Certificates that have been issued and, if requested, it will provide technical assistance and information on resolving problems related to flooding, flood insurance, flood-proofing and flood damage prevention. If necessary, site visits will be made to individual properties to review problems and help with solutions.

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June 2009



To Do List:

Consider all the things that still need repairs or replacement, and prepare a plan for that purpose. The following reminders are especially critical to being prepared for the 2009 hurricane season:

- Review your insurance coverage and seek a thorough understanding of your policies;
- Examine your contingency plans in the event of loss of electric power and other utility services;
- Check for needed home repairs and storm protection. (this the 11th hour to inspect windows and shutters...not 24 hours before a storm warning);
- Become actively involved with your local government's mitigation initiatives including such programs as storm drainage, code enforcement, alternative energy distribution systems such as co-generation, sheltering, evacuation policies and storm warning systems.

The Village of Key Biscayne
88 West McIntyre Street
Key Biscayne, FL 33149



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